

SERFF Tracking Number:	PRTA-125749887	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	39784
Company Tracking Number:	VICKIE-V2		
TOI:	L08 Life - Other	Sub-TOI:	L08.000 Life - Other
Product Name:	L502V2 8-08, et al		
Project Name/Number:	L502V2 8-08, et al /L502V2 8-08, et al		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: L502V2 8-08, et al

TOI: L08 Life - Other

Sub-TOI: L08.000 Life - Other

Filing Type: Form

SERFF Tr Num: PRTA-125749887 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 39784

Co Tr Num: VICKIE-V2

State Status: Approved-Closed

Co Status:

Reviewer(s): Linda Bird

Author: Vickie Jerkins

Disposition Date: 08/01/2008

Date Submitted: 07/29/2008

Disposition Status: Approved

Implementation Date Requested: 09/15/2008

Implementation Date:

State Filing Description:

General Information

Project Name: L502V2 8-08, et al

Project Number: L502V2 8-08, et al

Requested Filing Mode: Review & Approval

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments: This filing has been submitted to our domiciliary state of Tennessee, concurrently.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 08/01/2008

State Status Changed: 08/01/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The intended implementation date for this filing is October 01, 2008 or upon approval by your Department. The above referenced Individual Life Filing is being submitted for filing acknowledgement or prior approval, as appropriate. This filing does not contain any unusual or possibly controversial items that vary from normal company or industry standards. This filing has been submitted to our domiciliary state of Tennessee, concurrently.

The form is submitted in final print, just, as it will be delivered to contract owners. The company reserves the right at

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any time to make minor non-material format changes including, but not limited to: paper stock, type face (but not font size) and page layout that become unavoidably necessary as a result of computer hardware and/or software upgrades and print technology changes. We certify that any necessary format changes will not affect the specific content of the approved form.

A short description of each OPTIONAL rider follows:

L502V2 provides term life insurance on the life of an Insured Child to Age 25. Issue ages are 15 days to 18 years on the date of application for this benefit. This rider also includes a "Right to Covert" provision.

L588V2 provides term flexible coverage, allowing for an increase or decrease in the Benefit Amount after the first policy year. This rider has no cash or loan values.

L614V2 provides for additional life insurance. This rider has no cash or loan values.

Upon approval by your Department, it is intended that these riders will replace previously approved versions L502 3-86, approved April 02, 1986 and L588 10-00, approved October 26, 2000 and L614 2-04, approved March 02, 2004. The key changes to these forms are the effect of updates to 2001 Commissioners Standard Ordinary Mortality Table (CSO reference in "Paid-Up Term Insurance" provision, "Cost of Insurance Rates").

Currently, these riders will be offered with previously approved policy UL-15-AR 11-06, approved September 22, 2006.

Required filing fees have been submitted via EFT.

If you are in need of further information to complete the review of this filing, I can be contacted via SERFF Notes, email at Vickie.Jerkins@protective.com or tollfree at 1-800-866-3555 ext. 5514.

Company and Contact

Filing Contact Information

Vickie Jerkins, Policy Contract Filing Specialist vickie.jerkins@protective.com
2801 Highway 280 South (800) 866-3555 [Phone]

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Birmingham, AL 35223 (205) 268-3401[FAX]

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
2801 Highway 280	Group Code: 458	Company Type:
Birmingham, AL 35223	Group Name:	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 63-0169720	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	\$50.00 per filing.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$50.00	07/29/2008	21652716

<i>SERFF Tracking Number:</i>	<i>PRTA-125749887</i>	<i>State:</i>	<i>Arkansas</i>
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	08/01/2008	08/01/2008

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Disposition

Disposition Date: 08/01/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Supporting Documentation:		Yes
Form	Children's Term Life Insurance Rider		Yes
Form	Flexible Coverage Term Rider		Yes
Form	Death Benefit Plus Rider		Yes

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Form Schedule

Lead Form Number: L502V2 8-08, et al

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	L502V2 8-08	Certificate	Children's Term Life Insurance Rider	Initial		54	L502V2 8-08.pdf
		t, Insert					
		Page,					
		Endorsement or Rider					
	L588V2 8-08	Certificate	Flexible Coverage Term Rider	Initial		53	L588V2 8-08.pdf
		t, Insert					
		Page,					
		Endorsement or Rider					
	L614V2 8-08	Certificate	Death Benefit Plus Rider	Initial		50	L614v2 8-08 (Brackets).pdf
		t, Insert					
		Page,					
		Endorsement or Rider					

CHILDREN'S TERM LIFE INSURANCE RIDER

We have issued this rider as a part of the policy to which it is attached. It is issued in return for the application and the payment of the cost of insurance for this rider. The cost of insurance for this rider is payable at the same time and in the same manner as the cost of insurance for the policy. The cost of insurance for this rider will be a level amount charged in all months until the rider terminates and will equal the Monthly Charge During First Year shown in the Policy Schedule. All terms of the policy apply to this rider except for those that disagree with this rider.

This rider provides death benefits on children of the Insured if an Insured Child dies before Age 25. We discuss this rider, and the rules that apply to it, in the provisions which follow.

Persons Insured Under This Rider

Insured Child. An Insured Child under this rider is any living child, stepchild or legally adopted child of the Insured who is named in the application for this benefit. They must be at least 15 days old but not more than eighteen years old on the date of application for this benefit. Any child named who is under fifteen days old will become insured when fifteen days old. In addition, any child who is later born to, or legally adopted by, the Insured and his or her spouse while this rider is in full force will automatically become insured when fifteen days old or, if later, on the date of adoption. The date of adoption must be before the child's eighteenth birthday. All benefits stop after an Insured Child's twenty-fifth birthday.

Death Benefits. We will pay the death benefit to the Beneficiary when due proof of an Insured Child's death is received at our Home Office.

If an Insured Child dies on or before the Expiry Date of the coverage on that child's life, the death benefit shall be \$1,000 for each unit of this benefit. After the Expiry Date, no death benefit is payable. The number of units of this benefit is shown in the Policy Schedule.

Paid-Up Term Insurance. If the Insured dies while this rider is in full force any remaining insurance under this rider will be continued on a fully paid-up basis.

Such paid-up term insurance will have a cash value equal to the present value of the future benefits based upon the Commissioner's 2001 Standard Ordinary Mortality Table and interest at 6% per year but otherwise under the same assumptions as the policy to which this rider is attached. Any cash surrender value available within thirty days after any rider anniversary shall not be less than the present value on such anniversary. We will provide you with the amount of cash value available upon request.

Right To Convert

Converting the Rider. At the Expiry Date of the coverage of any Insured Child under this rider, it may be converted to a life insurance policy, if this rider is in full force.

Conversion can be made to any whole life or endowment plan offered by us to similar insureds at the date of conversion. Such plan must have a level death benefit with level premiums. The Face Amount of the new policy may not exceed five times the death benefit provided by this rider. The new policy cannot have a Face Amount less than the minimum amount for which the new plan is usually issued. There will always be at least one such plan available.

The premium for the new policy will be based on our premium rates then in use at the age of the person insured with the Rate Class of that person used in determining the cost of insurance of this rider.

Procedure for Conversion. A written request signed by the person to be insured under the new policy must be received at the Company's Home Office within thirty-one days prior to the Expiry Date of the coverage on such person. Evidence of insurability satisfactory to us must be furnished only if benefits in the event of total disability or additional benefits for death by specified means are to be included in the new policy.

The new policy will be dated as of the Expiry Date. The suicide and contestable periods for benefits contained in this rider will be measured from the effective date of coverage of this rider.

General Provisions

Effective Date of Coverage. The effective date of coverage under this rider shall be as follows:

- (1) The Date of Issue shall be the effective date for all coverage provided in the original application.
- (2) For any rider issued after the date of issue or any increase in coverage, the effective date shall be the date we approve the supplemental application.
- (3) For any insurance that has been reinstated, the effective date shall be the date we approve the reinstatement.

Expiry Date. The Expiry Date of this rider is the day prior to the Insured's Age 65. The Expiry Date of the coverage on an Insured Child is the earlier of the Expiry Date of this rider and the day of the child's twenty-fifth birthday.

Beneficiary. The Owner of the policy shall be the beneficiary of any death benefits under this rider unless otherwise provided by endorsement or changed by written request. This change will take effect as of the date the request is signed, even if the Insured dies before we receive it. Each change will be subject to any payment we made or other action we took before recording the request.

Owner. The Owner of the policy shall be the Owner of this rider. Upon the death of the Insured, the surviving spouse, if any, shall be the Owner of any paid-up term insurance under this rider. If there is no surviving spouse or upon the death of that survivor, any Insured Child on whose life there is paid-up term insurance in force shall be the Owner of that paid-up term insurance.

Contestability. The contestability limitation contained in the policy applies to this rider. The period of contestability will be measured from the effective date of coverage of the rider.

Suicide. If the Insured commits suicide while sane or insane within two years from the effective date of coverage of this rider, we pay a limited death benefit in one sum to the Beneficiary. The limited death benefit will be the cost of insurance paid for this rider. Although this rider will terminate, insurance under it on any surviving person may be converted. Application for this conversion must be made within 31 days after the date of suicide. The conversion privilege will be the same following suicide as if that date had been the Expiry Date of coverage. Coverage under this rider shall continue during the 31-day period after the date of suicide.

Reinstatement. If this rider has terminated due to the termination of the policy to which it is attached, we will reinstate it upon written application provided the policy to which this rider is attached is being reinstated at the same time. We will require that evidence of insurability satisfactory to us be furnished on all persons to be insured under this rider when reinstated. If this rider is reinstated, we will have no liability with respect to the death of any person insured under this rider which may have occurred after the end of the grace period of the policy prior to the date of reinstatement.

Reserve Basis. The reserve basis for this rider is the same as the reserve basis for the policy to which it is attached.

Termination. This rider will terminate:

- (1) At its Expiry Date;
- (2) On any monthly anniversary day upon written request, but you must return the policy so we may remove the rider; or
- (3) If the policy to which it is attached terminates, except as provided herein.

Signed for the Company as of the effective date of coverage.

Protective Life Insurance Company

A handwritten signature in black ink, reading "Deborah J. Long". The signature is written in a cursive, flowing style.

Secretary

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FLEXIBLE COVERAGE TERM RIDER

The Company has issued this rider as part of the policy to which it is attached (the policy). It is issued in return for the application and the payment of the Cost of Insurance for this rider. The Cost of Insurance for this rider is payable at the same time and in the same manner as the cost of insurance for the policy. The provisions of the policy apply to this rider except for those that disagree with this rider.

Covered Insured. Covered Insured means each person so named for this rider in an application or supplemental application, if approved by the Company.

Policy Schedule. Policy Schedule means the original Policy Schedule or Policy Specifications Page, or any supplemental Policy Schedule or supplemental Policy Specifications Page.

Cost of Insurance. The monthly Cost of Insurance for each Covered Insured is equal to (a), multiplied by (b), where:

- (a) is the monthly Cost of Insurance rate for such Covered Insured based on the attained age, sex and rate class of such Covered Insured, and the Effective Date of Coverage on such Covered Insured. The rates will be determined by the Company, based on the Company's expectations as to future mortality, persistency, investment yields, taxes and expenses, but cannot exceed those in the Table of Guaranteed Maximum Insurance Rates for such Covered Insured as shown in the Policy Schedule.
- (b) is the Benefit Amount of this rider for such Covered Insured as shown in the Policy Schedule divided by \$1,000.

Death Benefit. The Death Benefit for each Covered Insured shall be the Benefit Amount of this rider for such Covered Insured as shown in the Policy Schedule. The Company agrees to pay the Death Benefit upon receipt of due proof of the death of the Covered Insured. The Covered Insured's death must occur while this rider and coverage are in force. Payment is subject to the provisions of the policy and this rider.

Beneficiary. The Beneficiary will be as designated in the application unless changed as provided in the policy.

Changes in Coverage. At any time after the first policy year, the Owner can request an increase or decrease in the Benefit Amount of this rider for any Covered Insured. The Owner's request must be received in writing at the Company's Home Office and is subject to the following conditions:

1. The Owner must submit a supplemental application for an increase in Benefit Amount. The Company requires proof of insurability satisfactory to the Company. The amount of any increase must be at least equal to the Minimum Benefit Increase Amount shown in the Policy Schedule. The effective date for any increase approved by the Company will be shown in the Policy Schedule. Any increase will be subject to deduction of the Cost of Insurance for the increase from the cash value of the policy.

2. Any decrease will go into effect on the monthly anniversary date that falls on or next follows receipt of the request. The decrease will first be applied against increases in the Benefit Amount in the reverse order in which they occurred. It will then be applied against the Benefit Amount provided under the original application. The Company reserves the right to prohibit any decrease for three years following an increase, and for one year following the last decrease. Furthermore, the Benefit Amount remaining in effect after any decrease cannot be less than the Minimum Benefit Amount shown in the Policy Schedule.

Effective Date of Coverage. The effective date of the coverage under this rider shall be as follows:

1. The Date of Issue or Policy Effective Date, if applicable, shall be the effective date for all coverage provided in the original application.
2. For any coverage applied for by supplemental application, the effective date shall be the date the Company approves the supplemental application.
3. For any coverage that has been reinstated, the effective date shall be the date the Company approves the reinstatement.

Misstatement of Age or Sex. Questions in the application concern each Covered Insured's date of birth and sex. If the answers to these questions are not correct for a Covered Insured, the Death Benefit for such Covered Insured will be adjusted in accordance with the Misstatement of Age or Sex section of the policy.

Suicide. If any Covered Insured commits suicide while sane or insane within two years from the Effective Date of Coverage, the Company's total liability with respect to such Covered Insured shall be limited to the aggregate Cost of Insurance deducted under this rider for such Covered Insured.

If any Covered Insured commits suicide while sane or insane within two years from the effective date of any increase in Benefit Amount, the Company's total liability with respect to such increase shall be limited to the aggregate Cost of Insurance deducted for such increase.

Contestability. The contestability limitation contained in the policy applies to claims under this rider. The period of contestability will be measured from the Effective Date of Coverage.

Termination. The Owner may terminate this rider or coverage on any Covered Insured at any time by written request to the Company. Termination shall occur on the monthly anniversary day that falls on or next follows the date the request is received by the Company. This rider shall immediately terminate when the policy is terminated or when the policy value minus any policy debt of the policy is less than or equal to zero. Coverage on any Covered Insured shall immediately terminate when such person attains age 100.

Values. This rider has no cash or loan values.

Reserves. The reserve basis for this rider is the same as the reserve basis for the policy.

Signed for the Company as of the Rider Effective Date.

Protective Life Insurance Company



Secretary

DEATH BENEFIT PLUS RIDER

The Company has issued this rider as a part of the policy to which it is attached ("the Policy"). It is issued in return for the application and the payment of the Cost of Insurance for this rider. All terms of the Policy apply to this rider except those that disagree with this rider.

This rider provides additional life insurance, subject to the following provisions.

Policy Schedule. Policy Schedule means the Policy Schedule or Policy Specifications Page, or any supplemental Policy Schedule or supplemental Policy Specifications Page of the Policy.

[**Insured.** The person whose life is covered by this rider as shown in the Policy Schedule for this rider.] [**Joint Insureds.** The two persons whose lives are covered by this rider as shown in the Policy Schedule for this rider.]

Paid Premium. This is the premium paid for the Policy and any attached riders, and accepted by the Company. Such premium does not include any premium waived or credited under any waiver of premium or disability benefit rider attached to the Policy.

Death Benefit. The amount of life insurance provided under this rider. Such benefit as of the Rider Effective Date is the Paid Premium received by the Company as of such date. Thereafter, such benefit as of any monthly anniversary day will be calculated as (1), plus (2), plus (3) where:

- (1) Is the Death Benefit as of the prior monthly anniversary day;
- (2) Is one month's interest, if any, on item (1); and
- (3) Is the Paid Premium received by the Company since the prior monthly anniversary day.

On any day other than a monthly anniversary day, such benefit will be the Death Benefit as of the prior monthly anniversary day. Such interest will be calculated using the monthly interest rate shown, if any, in the Policy Schedule for this rider.

Death Benefit Proceeds. The amount payable to the beneficiary of the Policy if [the Insured dies] [both Joint Insureds die] while this rider is in force, subject to proof of death of the [Insured] [Joint Insureds] satisfactory to the Company. Such amount is equal to the Death Benefit, subject to the provisions herein that may have an effect on such proceeds.

Limitations and Conditions.

- (1) The Death Benefit will be limited such that it is not greater than the Death Benefit limit shown in the Policy Schedule for this rider.
- (2) For each Death Benefit increase, such increase will not become effective until the first month's Cost of Insurance for such increase is deducted from the policy value of the Policy during the lifetime of [the Insured] [at least one Joint Insured].
- (3) The Death Benefit will be fixed as of the effective date of any of the transactions listed immediately below and can never increase thereafter:
 - (a) Any Voluntary Decrease in Death Benefit under this rider;
 - (b) Any voluntary decrease in face amount under the Policy; or
 - (c) Any change in death benefit option under the Policy.
- (4) The Death Benefit will be fixed immediately prior to attained age one hundred twenty-one (121) of the [Insured] [younger Joint Insured] and can never increase thereafter.

Misstatement of Age or [Sex]. Questions in the application for this rider concern [the Insured's] [each Joint Insured's] age or date of birth, and [sex]. If the answers to these questions are not correct, the Death Benefit Proceeds will be adjusted in accordance with the Misstatement of Age or [Sex] provision of the Policy.

Representations and Contestability. The Representations and Contestability provision of the Policy will apply to this rider from the Rider Effective Date.

Grace Period. The grace period of the Policy applies to this rider. If the [Insured] [last survivor of the Joint Insureds] dies during the grace period of the Policy, the Company will deduct overdue monthly deductions from any death benefit proceeds under the Policy and this rider.

Suicide. If the [Insured] [either of the Joint Insureds] commits suicide while sane or insane, within two (2) years from the Rider Effective Date, the Company's liability will be limited to the Cost of Insurance deducted for this rider.

Restrictions and Exclusions. This rider will be subject to the same restrictions and exclusions, if any, as were included in the Policy on the Rider Effective Date.

Voluntary Decrease in Death Benefit. The owner of the Policy may send the Company a written request, satisfactory to the Company, to decrease the Death Benefit. Such decrease will be effective as of the monthly anniversary day on or next follows the date of receipt by the Company of such request.

Voluntary Decrease in Interest Rate. The owner of the Policy may send the Company a written request, satisfactory to the Company, to decrease any interest rate applied under this rider to zero percent (0%). Such decrease will be effective as of the monthly anniversary day on or next follows the date of receipt by the Company of such request.

Voluntary Increase in Interest Rate. Any interest rate applied under this rider cannot be increased.

[Conversion.] While this rider is in force and at the option of the owner of the Policy, the Death Benefit may be converted to [basic] face amount under the Policy. Such owner may send the Company a written request, satisfactory to the Company, to convert the Death Benefit. Such conversion will be effective as of the monthly anniversary day on or next follows the date of receipt by the Company of such request. Once effective, the face amount increase will control and this rider will automatically terminate. Any conversion must be for the entire Death Benefit. No Policy expense or administration charge solely attributable to a face amount increase will apply to such conversion. Any face amount increase resulting from a conversion will not be eligible for acceleration under any accelerated benefit rider or endorsement attached to the Policy for one (1) year from the effective date of the conversion.]

Cost of Insurance. For each policy month, such monthly cost will be calculated as (1) multiplied by (2), where:

- (1) Is the Death Benefit divided by \$1,000; and
- (2) Is the monthly cost of insurance rate for this rider.

On and after attained age one hundred twenty-one (121) of the [Insured] [younger Joint Insured], such monthly cost will be zero.

Cost of Insurance Rates. Such rates are based on the attained age, [sex], and rate or premium class of [the Insured] [each Joint Insured] as of the Rider Effective Date and the number of policy years since the Rider Effective Date. Such rates will be determined by the Company at its sole discretion but cannot exceed the Table of Guaranteed Maximum Monthly Cost of Insurance Rates shown in the Policy Schedule for this rider.

Rider Effective Date. This rider will be effective on the later of:

- (1) The earlier of the Date of Issue or Policy Effective Date, if applicable, of the Policy;
- (2) The date the Company approves a supplemental application for issue of this rider; or
- (3) The date the Company approves a reinstatement application for the Policy.

Termination. All coverage under this rider will terminate:

- (1) Immediately upon termination of the Policy;
- (2) As of the monthly anniversary day that falls on or next follows the date of receipt by the Company of a written request or notice, satisfactory to the Company, to terminate this rider;
- (3) [As described under the Conversion provision of this rider]; or
- (4) [According to the terms and conditions of the minimum monthly premium provision of the Policy].

Reinstatement. If this rider has terminated due to the termination of the Policy, the Company will reinstate this rider upon written application and evidence of insurability satisfactory to the Company provided the Policy is being reinstated at the same time.

Values. This rider has no cash or loan values.

Reserves. The reserve basis for this rider is the same as the reserve basis for the Policy.

Signed for the Company as of the Rider Effective Date.

PROTECTIVE LIFE INSURANCE COMPANY

A handwritten signature in black ink, reading "Deborah J. Long". The signature is written in a cursive, flowing style.

Deborah J. Long
Secretary

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Rate Information

Rate data does NOT apply to filing.

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Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice 07/28/2008

Comments:

Attachments:

AR Certification.pdf
Readability Certification.pdf

Review Status:

Bypassed -Name: Application 07/28/2008

Bypass Reason: Not applicable to this rider filing.

Comments:

Review Status:

Satisfied -Name: Supporting Documentation: 07/29/2008

Comments:

Actuarial Descriptions / Memorandums

Statement of Variables (614)

Attachments:

Statement of Variables (614v2).pdf
Actuarial Description (L502V2).pdf
Actuarial Description (L588V2).pdf
Actuarial Memo (L614V2).pdf

PROTECTIVE LIFE INSURANCE COMPANY
Birmingham, Alabama

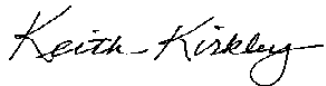
STATE OF ARKANSAS

RULE AND REGULATION 19 CERTIFICATION

REGARDING: New Life Form Filing

FORM NUMBER	FORM TITLE	Readability Score
L502V2 6-08	Children's Term Life Insurance Rider	54
L588V2 8-08	Flexible Coverage Term Rider	53
L614V2 8-08	Death Benefit Plus Rider	50

This is to certify that the enclosed form(s) are in compliance with Rule and Regulation 19 of the State of Arkansas regarding the Unfair Sex Discrimination in the Sale of Insurance.



Keith Kirkley, J.D., MBA
Assistant Vice President

July 28, 2008



Protective Life Insurance Company
Post Office Box 2606
Birmingham, Alabama 35282-9887

NAIC 458-68136
FEIN 63-0169720

READABILITY CERTIFICATION

Regarding:	Form Number	Form Title
	L502V2 6-08	Children's Term Life Insurance Rider
	L588V2 8-08	Flexible Coverage Term Rider
	L614V2 8-08	Death Benefit Plus Rider

This is to certify that the enclosed forms (and the corresponding state specific variations) have achieved compliance with the FLESCH Ease of Reading Test, with scores as outlined in the following table.

	L502V2	L588V2	L614V2
Words:	1,367	903	1,263
Sentences:	71	53	70
Syllables:	2,141	1,457	2,067
FLESCH Score:	54	53	50

Keith Kirkley, J.D., MBA
Assistant Vice President
Product Implementation
Contract Drafting & Filing Team

July 28, 2008

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Statement of Variables
Death Benefit Plus Rider Form # L614V2 8-08
(including state variations)

The [bracketed] material in this rider indicates where alternative wording or numbers will be inserted into the rider. It does not imply any right to change the bracketed field after the rider is issued.

[Additional Life Insurance Rider]	Provides for a change in title.
[Insured. The person...], et al	Will print if the rider is attached to a single life policy.
[Joint Insureds. The two persons...], et al	Will print if the rider is attached to a joint life policy.
[Sex]	Provides for deleting this field in a unisex state, if applicable.
[Conversion. While this rider...]	Provides for deleting this clause.
Termination - [As described under...]	Provides for deleting sentence if the conversion clause is deleted.
Termination - [According to the terms...]	Provides for deleting this sentence.

PROTECTIVE LIFE INSURANCE COMPANY

Actuarial Description

Children's Term Life Insurance Rider

Form L502V2 8-08


I. DESCRIPTION OF RIDER CHARACTERISTICS

This rider provides term life insurance on the life of an insured child as defined in the rider.

The rider form defines all of the terms and conditions.

II. BASIS OF VALUES

This rider does not have any cash or loan value.


Michael A. Fox, FSA, MAAA
2nd Vice President and Pricing Actuary
July 28, 2008

Protective Life Insurance Company

Actuarial Description

**Rider Form: L588V2 8-08
(and state variations)**

Flexible Coverage Term Rider

Rider form L588V2 does not have any cash or loan value.

The reserve basis is the same as the reserve basis for the policy to which the rider is attached.

The statutory reserve will equal $1/2$ of the monthly cost of insurance for the rider.



Mark S. Peterson, FSA, MAAA
2nd Vice President & Actuary

July 28, 2008

FCR Guaranteed Rates

Attained Age	Male				
	Select Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
18	0.077	0.077	0.077	0.093	0.093
19	0.078	0.078	0.078	0.101	0.101
20	0.079	0.079	0.079	0.106	0.106
21	0.079	0.079	0.079	0.111	0.111
22	0.079	0.079	0.079	0.117	0.117
23	0.080	0.080	0.080	0.122	0.122
24	0.081	0.081	0.081	0.128	0.128
25	0.082	0.082	0.082	0.136	0.136
26	0.085	0.085	0.085	0.143	0.143
27	0.089	0.089	0.089	0.151	0.151
28	0.088	0.088	0.088	0.152	0.152
29	0.086	0.086	0.086	0.151	0.151
30	0.085	0.085	0.085	0.150	0.150
31	0.084	0.084	0.084	0.150	0.150
32	0.084	0.084	0.084	0.152	0.152
33	0.087	0.087	0.087	0.156	0.156
34	0.088	0.088	0.088	0.162	0.162
35	0.091	0.091	0.091	0.167	0.167
36	0.096	0.096	0.096	0.176	0.176
37	0.100	0.100	0.100	0.186	0.186
38	0.108	0.108	0.108	0.200	0.200
39	0.114	0.114	0.114	0.214	0.214
40	0.122	0.122	0.122	0.231	0.231
41	0.132	0.132	0.132	0.253	0.253
42	0.144	0.144	0.144	0.278	0.278
43	0.158	0.158	0.158	0.308	0.308
44	0.175	0.175	0.175	0.343	0.343
45	0.194	0.194	0.194	0.381	0.381
46	0.213	0.213	0.213	0.416	0.416
47	0.233	0.233	0.233	0.455	0.455
48	0.244	0.244	0.244	0.477	0.477
49	0.258	0.258	0.258	0.502	0.502
50	0.277	0.277	0.277	0.538	0.538
51	0.299	0.299	0.299	0.580	0.580
52	0.330	0.330	0.330	0.638	0.638
53	0.363	0.363	0.363	0.704	0.704
54	0.406	0.406	0.406	0.787	0.787
55	0.458	0.458	0.458	0.880	0.880
56	0.512	0.512	0.512	0.975	0.975
57	0.569	0.569	0.569	1.076	1.076
58	0.618	0.618	0.618	1.155	1.155
59	0.675	0.675	0.675	1.247	1.247
60	0.743	0.743	0.743	1.358	1.358
61	0.827	0.827	0.827	1.495	1.495
62	0.928	0.928	0.928	1.661	1.661
63	1.043	1.043	1.043	1.845	1.845
64	1.163	1.163	1.163	2.033	2.033
65	1.289	1.289	1.289	2.219	2.219
66	1.418	1.418	1.418	2.398	2.398

FCR Guaranteed Rates

67	1.548	1.548	1.548	2.573	2.573
68	1.688	1.688	1.688	2.756	2.756
69	1.833	1.833	1.833	2.938	2.938
70	2.008	2.008	2.008	3.158	3.158
71	2.205	2.205	2.205	3.398	3.398
72	2.463	2.463	2.463	3.726	3.726
73	2.736	2.736	2.736	4.055	4.055
74	3.023	3.023	3.023	4.388	4.388
75	3.336	3.336	3.336	4.774	4.774
76	3.678	3.678	3.678	5.186	5.186
77	4.074	4.074	4.074	5.662	5.662
78	4.538	4.538	4.538	6.212	6.212
79	5.073	5.073	5.073	6.838	6.838
80	5.656	5.656	5.656	7.506	7.506
81	6.320	6.320	6.320	8.254	8.254
82	7.012	7.012	7.012	9.009	9.009
83	7.758	7.758	7.758	9.801	9.801
84	8.583	8.583	8.583	10.662	10.662
85	9.506	9.506	9.506	11.674	11.674
86	10.528	10.528	10.528	12.783	12.783
87	11.645	11.645	11.645	13.974	13.974
88	12.842	12.842	12.842	15.227	15.227
89	14.104	14.104	14.104	16.523	16.523
90	15.422	15.422	15.422	17.844	17.844
91	16.661	16.661	16.661	19.036	19.036
92	17.953	17.953	17.953	20.252	20.252
93	19.315	19.315	19.315	21.508	21.508
94	20.754	20.754	20.754	22.812	22.812
95	22.266	22.266	22.266	24.254	24.254
96	23.649	23.649	23.649	25.528	25.528
97	25.124	25.124	25.124	26.870	26.870
98	26.698	26.698	26.698	28.288	28.288
99	28.378	28.378	28.378	29.785	29.785
100	30.175	30.175	30.175	31.367	31.367

FCR Guaranteed Rates

Female				
Select Preferred Nontobacco	Preferred Nontobacco	Standard Nontobacco	Preferred Tobacco	Standard Tobacco
0.035	0.035	0.035	0.042	0.042
0.038	0.038	0.038	0.045	0.045
0.038	0.038	0.038	0.048	0.048
0.038	0.038	0.038	0.051	0.051
0.040	0.040	0.040	0.054	0.054
0.040	0.040	0.040	0.056	0.056
0.042	0.042	0.042	0.060	0.060
0.042	0.042	0.042	0.064	0.064
0.044	0.044	0.044	0.068	0.068
0.048	0.048	0.048	0.073	0.073
0.048	0.048	0.048	0.077	0.077
0.052	0.052	0.052	0.083	0.083
0.053	0.053	0.053	0.086	0.086
0.057	0.057	0.057	0.093	0.093
0.060	0.060	0.060	0.099	0.099
0.063	0.063	0.063	0.107	0.107
0.068	0.068	0.068	0.116	0.116
0.074	0.074	0.074	0.128	0.128
0.079	0.079	0.079	0.138	0.138
0.086	0.086	0.086	0.149	0.149
0.089	0.089	0.089	0.157	0.157
0.094	0.094	0.094	0.167	0.167
0.100	0.100	0.100	0.177	0.177
0.106	0.106	0.106	0.188	0.188
0.113	0.113	0.113	0.203	0.203
0.121	0.121	0.121	0.219	0.219
0.131	0.131	0.131	0.238	0.238
0.143	0.143	0.143	0.261	0.261
0.156	0.156	0.156	0.286	0.286
0.173	0.173	0.173	0.318	0.318
0.191	0.191	0.191	0.357	0.357
0.211	0.211	0.211	0.401	0.401
0.234	0.234	0.234	0.449	0.449
0.260	0.260	0.260	0.502	0.502
0.289	0.289	0.289	0.559	0.559
0.321	0.321	0.321	0.620	0.620
0.354	0.354	0.354	0.687	0.687
0.390	0.390	0.390	0.757	0.757
0.432	0.432	0.432	0.832	0.832
0.475	0.475	0.475	0.912	0.912
0.522	0.522	0.522	0.989	0.989
0.568	0.568	0.568	1.075	1.075
0.617	0.617	0.617	1.164	1.164
0.669	0.669	0.669	1.257	1.257
0.727	0.727	0.727	1.361	1.361
0.786	0.786	0.786	1.465	1.465
0.850	0.850	0.850	1.575	1.575
0.921	0.921	0.921	1.695	1.695
0.999	0.999	0.999	1.823	1.823

FCR Guaranteed Rates

1.085	1.085	1.085	1.966	1.966
1.181	1.181	1.181	2.123	2.123
1.286	1.286	1.286	2.294	2.294
1.402	1.402	1.402	2.485	2.485
1.535	1.535	1.535	2.703	2.703
1.684	1.684	1.684	2.943	2.943
1.846	1.846	1.846	3.201	3.201
2.023	2.023	2.023	3.484	3.484
2.220	2.220	2.220	3.769	3.769
2.436	2.436	2.436	4.080	4.080
2.673	2.673	2.673	4.414	4.414
2.936	2.936	2.936	4.774	4.774
3.219	3.219	3.219	5.163	5.163
3.536	3.536	3.536	5.583	5.583
3.966	3.966	3.966	6.173	6.173
4.451	4.451	4.451	6.813	6.813
4.934	4.934	4.934	7.438	7.438
5.468	5.468	5.468	8.108	8.108
6.070	6.070	6.070	8.784	8.784
6.616	6.616	6.616	9.348	9.348
7.438	7.438	7.438	10.241	10.241
8.296	8.296	8.296	11.133	11.133
9.211	9.211	9.211	12.029	12.029
10.054	10.054	10.054	12.754	12.754
10.481	10.481	10.481	12.912	12.912
11.320	11.320	11.320	13.555	13.555
12.565	12.565	12.565	14.592	14.592
14.137	14.137	14.137	15.914	15.914
16.077	16.077	16.077	17.914	17.914
17.919	17.919	17.919	19.743	19.743
19.816	19.816	19.816	21.579	21.579
20.141	20.141	20.141	21.668	21.668
21.228	21.228	21.228	22.564	22.564
22.955	22.955	22.955	24.106	24.106

PROTECTIVE LIFE INSURANCE COMPANY

Actuarial Memorandum

Death Benefit Plus Rider

Form L614V2 8-08

I. DESCRIPTION OF RIDER CHARACTERISTICS

The rider provides additional life insurance. Such benefit is defined in the rider.

II. COST OF INSURANCE

Cost of insurance is charged for the rider. Such cost will increase with duration and as the net amount at risk increases under the rider. The cost of insurance rates are indeterminate.

III. STATUTORY RESERVES

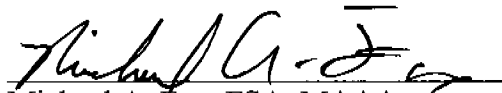
The Company will hold a mean reserve equal to $\frac{1}{2} c_x$. The reserve basis for the rider is the same as the reserve basis for the policy to which it is attached.

IV. AFTER ATTAINED AGE 121

After attained age 121 of the insured, the death benefit will continue as described in the rider. After attained age 121 of the insured, the Company will hold a statutory reserve as described above.

V. ACTUARIAL CERTIFICATION

I certify that to the best of my knowledge and belief, this Actuarial Memorandum is in compliance with all applicable laws and regulations of this State.



Michael A. Fox, FSA, MAAA
2nd Vice President and Pricing Actuary
July 28, 2008